

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: ) Case No. 20-10238-JCM  
Megan N. Kerr, )  
Debtor )  
 ) Chapter 13  
 )

## **STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:*

- a motion to dismiss case or certificate of default requesting dismissal
- a plan modification sought by: \_\_\_\_\_
- a motion to lift stay  
as to creditor \_\_\_\_\_
- Other: Plan payment deficiency

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

**[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]**

- Chapter 13 Plan dated April 10, 2020
- Amended Chapter 13 Plan dated

is modified as follows:

**[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]**

Debtors' Plan payments shall be changed from \$476.00 to \$600.00, effective February 2024; and/or the Plan term shall remain at 60 months. The Debtor had shortage of hours at work which caused her to fall behind.

- In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other: In addition, except with respect to the increased payment, the previously entered ORDER CONFIRMING PLAN ON FINAL BASIS at Doc No. 49 is incorporated herein.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 18th day of January, 2024



John C. Melaragno

United States Bankruptcy Judge

**SIGNED**

1/18/24 8:00 am

CLERK

U.S. BANKRUPTCY

COURT - WDPA

Stipulated by:

/s/ Kenneth P. Seitz, Esquire

Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt, Esquire

Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Megan N. Kerr  
Debtor

Case No. 20-10238-JCM  
Chapter 13

District/off: 0315-1  
Date Rcvd: Jan 18, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Megan N. Kerr, 889 Spruce Road, Summerville, PA 15864-3725
15220705	#+ Derek S. Kerr, 8 Elm Drive, Brookville, PA 15825-1010
15220709	+ Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108-1006
15220711	+ S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
15245165	+ S&T Bank, 355 North Fifth Street, Indiana, PA 15701-1940

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 19 2024 00:22:46	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15232225	Email/PDF: resurgentbknotifications@resurgent.com	Jan 19 2024 00:22:51	CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15220703	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 19 2024 00:36:25	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15220704	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 19 2024 00:15:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15222788	Email/Text: mrdiscen@discover.com	Jan 19 2024 00:14:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15220706	+ Email/Text: mrdiscen@discover.com	Jan 19 2024 00:14:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15220707	+ Email/Text: hmcgrp@aol.com	Jan 19 2024 00:15:00	Hmc Group, 29065 Clements Rd, Westlake, OH 44145-1179
15220708	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jan 19 2024 00:15:00	Kay Jewelers/genesis, Po Box 4485, Beaverton, OR 97076-4485
15366155	Email/PDF: resurgentbknotifications@resurgent.com	Jan 19 2024 00:22:51	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15229662	Email/PDF: resurgentbknotifications@resurgent.com	Jan 19 2024 00:22:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15267266	+ Email/Text: Bankruptcy@natfuel.com	Jan 19 2024 00:15:00	National Fuel, Attn. Legal Dept., P.O. Box 2081, Erie, PA 16512-2081
15274112	+ Email/Text: bankruptcynotices@psecu.com	Jan 19 2024 00:15:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15234045	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 19 2024 00:15:00	QUICKEN LOANS, LLC fka QUICKEN LOANS, INC, 635 Woodward Avenue, Detroit, MI 48226-3408

District/off: 0315-1

User: auto

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15220710	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 19 2024 00:15:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15220712	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 19 2024 00:22:46	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15220713	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 19 2024 00:22:45	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
15221056	+ Email/PDF: ebn_ais@aisinfo.com	Jan 19 2024 00:22:46	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15220714	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 19 2024 00:15:00	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
15238416	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 19 2024 00:14:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15352153	Email/PDF: bncnotices@becket-lee.com	Jan 19 2024 00:22:46	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15242776	Email/PDF: ebn_ais@aisinfo.com	Jan 19 2024 00:23:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15246374	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmllawgroup.com
Kenneth P. Seitz	on behalf of Debtor Megan N. Kerr thedebterasers@aol.com
Office of the United States Trustee	

District/off: 0315-1

User: auto

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ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 4